PATENT APPLICATION

OPT-IN/OPT-OUT IN LOYALTY SYSTEM

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OPT-IN/OPT-OUT IN LOYALTY SYSTEM

CROSS-REFERENCES TO RELATED APPLICATIONS

[0001]   This U.S. non-provisional application claims the benefit of the filing dates of

U.S. provisional patent application 60/410,643, filed September 13, 2002. This provisional application is herein incorporated by reference in its entirety for all purposes.

BACKGROUND OF THE INVENTION

[0002]   The present invention generally relates to financial transactions and more specifically to a system and method for changing participation status in a loyalty program on a portable device.

[0003]   With the continuing demand for using information to provide an enhanced consumer experience, acceptance point (e.g., point of sale) devices and portable devices may be leveraged to provide a personalized experience for a customer during a purchase transaction at a merchant. For example, a loyalty program may be provided where customers are awarded incentives for shopping at certain merchants participating in the loyalty program. As part of the loyalty program, consumers are issued portable devices to enable a consumer to participate in the loyalty program.

[0004]   The portable device generally can be used for various purposes. For example, the portable device can be used for purposes related to program participation, such as participation in a loyalty program, as well as other purposes. For a portable device that is used in connection with a loyalty program, such device typically includes a loyalty module that includes hardware, software, or any combination thereof, that communicates with an acceptance point device when any transactions with the portable device are desired. The portable device can be, for example, a smartcard. In addition to the loyalty module, the portable device may also include other modules, information and data that are not related to a loyalty program.

[0005]   Under conventional practice, when a portable device with the loyalty module is issued, the participation status of the consumer is permanently set to active, i.e., the consumer is automatically opted into the loyalty program. As a result, since the participation

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status cannot be changed, the consumer will always participate in the loyalty program offered by the issuer of the portable device. If the consumer desires to change his or her participation status, the consumer will then have to be issued a new portable device with a new loyalty module and the participation status set to not active. Accordingly, when a consumer uses the new portable device, the consumer will not be eligible to participate in any loyalty programs. Therefore, whenever a consumer desires to change his or her participation status in a loyalty program, the consumer is issued a new portable device with a new loyalty module.

[0006]   Issuing a new portable device every time a consumer wants to change his or her participation status has many disadvantages. For example, for the issuer perspective, it is very costly to issue a new portable device every time a user desires to change his or her participation status. Moreover, the reissue of new portable devices for every status change impacts rate of participation, since consumers might not want to participate in a loyalty program if the consumer has to have a new portable device issued every time a change in participation status is desired. Thus, the benefits of providing loyalty programs are compromised because consumers may become less willing to participate in any loyalty programs due to the inconvenience involved.

[0007]   Hence, it would be desirable to provide a method and system that is capable of efficiently facilitating changing of a consumer's participation status in a loyalty program.

BRIEF SUMMARY OF THE INVENTION

[0008]   Techniques for changing a participation status in a loyalty program for a portable device are provided by embodiments of the present invention. The techniques include receiving an indication to change the participation status in the loyalty program from a first status to a second status. A parameter is modified in the portable device where modification of the parameter corresponds to a change in the participation status in the loyalty program from the first status to the second status.

[0009]   In an exemplary embodiment, the techniques may be used for an acceptance point device and/or a networked computing device.

[0010]   In an exemplary embodiment, the techniques include receiving card image data from the portable device. The card image data includes the parameter. The parameter is then modified to indicate the second status. The modified card image data, including the changed parameter, is then transmitted to the portable device, thereby changing the

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participation status in the portable device from the first status to the second status. Modification of the card image data can be initiated in a number of ways including, for example, initiation either by a host or a cardholder.

[0011]   In an exemplary embodiment, a method for changing a participation status in a loyalty program for a portable device is provided. The method comprises: receiving an indication to change the participation status in the loyalty program from a first status to a second status; and modifying a parameter in the portable device, the modification of the parameter corresponding to a change in the participation status in the loyalty program from the first status to the second status. The change from the first status to the second status represents either opting into or opting out of participation in the loyalty program. Participation in the loyalty program can be further divided into different levels. These different levels include, for example, account level, card level, program level and transaction level.

[0012]   Reference to the remaining portions of the specification, including the drawings and claims, will realize other features and advantages of the present invention. Further features and advantages of the present invention, as well as the structure and operation of various embodiments of the present invention, are described in detail below with respect to accompanying drawings, like reference numbers indicate identical or functionally similar elements.

BRIEF DESCRIPTION OF THE DRAWINGS

[0013]   Fig. 1 depicts a simplified block diagram of a loyalty system for changing a participation status in a loyalty program according to one embodiment of the present invention;

[0014]   Fig. 2 depicts a simplified block diagram for changing a participation status for a portable device using an acceptance point device according to one embodiment of the present invention;

[0015]   Fig. 3 is a flowchart illustrating a method for changing a participation status for a portable device using an acceptance point device according to one embodiment of the present invention;

[0016]   Fig. 4 depicts a simplified block diagram for changing a participation status using an Internet system according to one embodiment of the present invention; and

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[0017]   Fig. 5 is a flowchart illustrating a method for changing a participation status of a portable device using an Internet system according to one embodiment of the present invention.

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DETAILED DESCRIPTION OF THE INVENTION

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[0018]   The present invention in the form of one or more exemplary embodiments will now be described. Fig. 1 depicts a simplified block diagram of a loyalty system 100 for changing a participation status in a loyalty program according to one embodiment of the present invention. System 100 includes a portable device 102, an acceptance point device 104, a host 106, and an Internet system 108.

[0019]   Portable device 102 is a device that can communicate with acceptance point device 104 and/or Internet system 108. For example, portable device 102 may be a smart card, cellular phone, personal digital assistant (PDA), pager, payment card (such as a credit card and an ATM card), security card, access card, smart media, transponder and the like. Portable device 102 includes a loyalty module 110 that is configured to enable the consumer using portable device 102 to participate in one or more loyalty programs. Loyalty module 110 includes hardware, software, or any combination thereof, that is used in communications with acceptance point device 104 and/or Internet system 108 and enables participation in any loyalty programs. In an exemplary embodiment, loyalty module 110 may be a computer chip that includes a software applet which enables portable device 102 to participate and handle transactions in one or more loyalty programs.

[0020]   Loyalty module 110 includes card image data. The card image data includes parameter 112. Parameter 112 is used to determine a consumer's participation status in one or more loyalty programs. Also, the card image data may include other information, such as information that is used to allow loyalty transactions to be processed and/or enable participation in loyalty programs. In an exemplary embodiment, parameter 112 may indicate whether portable device 102 is opted into or out of certain loyalty programs.

[0021]   Participation in the loyalty program can be further divided into different levels. In one example, the participation status as represented by parameter 112 may reflect whether the cardholder of portable device 102 is eligible to participate at an account level. In some instances, the cardholder may be eligible to participate in one or more loyalty programs and these loyalty programs are linked to one account. If the cardholder opts out at the

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account level, the cardholder is not eligible to participate in loyalty program(s) associated with the account.

[0022]   In a second example, the participation status may reflect whether the cardholder is eligible to participate at a card level. In some instances, the cardholder may have one or more portable devices that can be used to participate in loyalty programs. Each portable device may be associated with one or more loyalty programs. If the cardholder opts out at the card level, the cardholder is prevented from using a particular portable device to participate in loyalty program(s) associated with that particular portable device.

[0023]   In another example, the participation status may reflect whether the cardholder is eligible to participate at a program level. In some instances, the cardholder may be eligibile to participate in one or more loyalty programs. If the cardholder opts out at the program level, the cardholder is not eligible to participate in one or more designated loyalty programs.

[0024]   In yet another example, the participation status may reflect whether the cardholder is eligible to participate at a transaction level. If the cardholder opts out at the transaction level, the cardholder is not eligible to participate in a specific type of transaction associated with the loyalty program. A variety of criteria, or combinations thereof, can be used to identify transactions that do not qualify for participation by the cardholder including, for example, payment level, time of transaction, and type of goods or services associated with the transaction. For instance, if the cardholder opts out at the transaction level based on payment level, the cardholder is rendered ineligible to participate in transactions meeting a predetermined payment threshold.

[0025]   Based on the disclosure and teachings provided herein, a person of ordinary skill in the art will know how to create and maintain different levels of participation in accordance with the present invention. By using parameter 112 to represent different levels of participation, a number of other functions can also be provided in connection with portable device 102. For example, in addition to allowing opting in and out of a loyalty program, access blocking and reissuance of portable device 102 can be managed.

[0026]   In an exemplary embodiment, acceptance point device 104 is a device associated with a merchant. For example, acceptance point device 104 can be a point of sale (POS) device, a cellular phone, a personal digital assistant (PDA), a hand-held specialized reader (e.g., smartcard key tabs), a set-top box, a kiosk, a personal computer (PC), a tablet

PC, an electronic cash register, a virtual cash register, a security system, an access system, and the like. Acceptance point device 104 is able to communicate with portable device 102. More specifically, for purposes related to a loyalty program, acceptance point device 104 communicates with loyalty module 110. In one illustrative communication, card image data is communicated from portable device 102 to acceptance point device 104 when portable device 102 is connected with acceptance point device 104. Upon receiving the card image data from portable device 102, acceptance point device 104 may modify the participation status by modifying parameter 112 in the card image data. By modifying parameter 112, acceptance point device 104 effectively changes the participation status for the consumer of portable device 102. The card image data, including the modified parameter 112, is then communicated back to portable device 102 and stored on loyalty module 110. Once parameter 112 has been changed, the participation status of portable device 102 is also changed. As described above, the card image data is communicated to acceptance point device 104. However, it should be understood that the card image data need not be communicated to acceptance point device 104. For example, acceptance point device 104 may access and change the card image data while the data still resides in portable device 102. Alternatively, parameter 112 can be modified independently without having to retrieve and forward the card image data from portable device 102.

[0027]   Internet system 108 includes a computing device that is attached to a network, such as the Internet, a wireless network, a wireline network, and the like. In an exemplary embodiment, Internet system 108 includes a personal computer, workstation, PDA, cellular phone, set-top box connected to a television, kiosk, tablet PC, and the like. Internet system 108 provides a graphical user interface (GUI) for a user of portable device 102 to interact with Internet system 108. For example, the user may utilize the GUI to designate the participation status with respect to a loyalty program in an ad hoc and flexible manner and/or view other status information in connection with the loyalty program.

[0028]   In an exemplary embodiment, Internet system 108 includes a card reader that can be used to communicate with portable device 102. Once portable device 102 is connected to the card reader, the card image data is communicated from portable device 102 to Internet system 108. Upon receiving the card image data, Internet system 108 may modify parameter 112 to change the participation status for portable device 102. The card image data is then communicated back to portable device 102 and stored in loyalty module 110.

Effectively, the participation status for portable device 102 is changed with the modification of parameter 112.

[0029]   Host 106 is a central entity that controls the participation of portable device 102 in all loyalty programs offered through system 100. The change in participation status can be initiated in a number of ways, for example, either by the cardholder of portable device 102 or host 106. In one illustrative situation, the cardholder of portable device 102 or a customer service agent contacted by the cardholder can initiate the change via either acceptance point device 104 or Internet system 108. Whenever any change in participation status is implemented in acceptance point device 104 or Internet system 108, the change is sent to host 106. Host 106 then stores the changed participation status for the applicable portable device 102. In an exemplary embodiment, the changed participation status may be communicated to host 106 in real-time or changes may be accumulated and communicated to host 106 in certain intervals, such as daily. Furthermore, in an alternative embodiment, host 106 may also initiate a change participation status request which is affected through either acceptance point device 104 or Internet system 108. For example, host 106 may be responsible for managing a loyalty program and may under certain conditions need to deactivate one or more loyalty program participants vis-à-vis their portable device.

[0030]   Fig. 2 depicts a simplified block diagram 200 for changing a participation status for portable device 102 using acceptance point device 104 according to one embodiment of the present invention. In an exemplary embodiment, portable device 102, acceptance point device 104, host 106, and a customer service system (CSS) 202 are provided. Acceptance point device 104 is connected to host 106 through a networked connection, such as the Internet, a wireless network, a wireline network, and the like.

[0031]   Acceptance point device 104 includes an electronic cash register (ECR) 204 and open program engine (OPE) 206. ECR 204 is configured to communicate with portable device 102 and, more specifically, loyalty module 110. ECR 204 is also configured to communicate with OPE 206. OPE 206 is configured to modify parameter 112 to change the participation status for portable device 102. OPE 206 is also configured to communicate any participation status changes with host 106. In one exemplary embodiment, the acceptance point device 104 (including ECR 204 and OPE 206) is equipped to handle transactions corresponding to different loyalty programs. The OPE 206 includes software components that are dedicated to corresponding loyalty programs. Although ECR 204 and OPE 206 are

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described, it should be understood that ECR 204 and OPE 206 may be combined into a single module or split into any number of modules.

[0032]   Customer service system 202 may also initiate a change participation status request with portable device 102. CSS 202 may include a customer service representative that is using a computing device connected to OPE 206 or to host 106. Also, in an exemplary embodiment, CSS 202 may include a card reader that is configured to receive and communicate with portable device 102. The card reader receives card image data and sends the data to OPE 206. OPE then modifies parameter 112 and sends the modified card image data back to CSS 202. CSS 202 then modifies the card image data in portable device 102.

[0033]   In another embodiment, CSS 202 may receive identification information for portable device 102. In this case, CSS 202 uses the identification information to change the participation status in host 106. Then, when portable device 102 is subsequently inserted into acceptance point device 104 or Internet system 108, parameter 112 will be updated to indicate the changed participation status. When portable device 102 is subsequently updated, any process described above and below may be used.

[0034]   Fig. 3 is a flowchart 300 illustrating a method for changing a participation status for portable device 102 using acceptance point device 104 according to one embodiment of the present invention. The method will be described with reference to Figs. 1 and 2.

[0035]   In step 302, acceptance point device 104 communicates with portable device 102. In an exemplary embodiment, portable device 102 may be inserted into acceptable point device 104. Also, portable device 102 may communicate with acceptance point device 104 through a wireless or wireline connection.

[0036]   Once a connection between portable device 102 and acceptance point device 104 is established, an indication that a change in participation status is received at acceptance point device 104. The indication may be generated by a user of portable device 102 inputting his/her request using a keypad associated with acceptance point device 104. As described above, the participation status may be specified according to different levels.

[0037]   In step 304, ECR 204 receives the change participation status request and also receives the card image data from loyalty module 110 of portable device 102. As mentioned

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above, the card image data includes parameter 112, which indicates the participation status for portable device 102.

[0038]   In step 306, ECR 204 establishes a connection with OPE 206 and sends the card image data containing parameter 112 to OPE 206. Additionally, ECR 204 sends the change participation status request to OPE 206. For example, the consumer may have chosen to opt-out of or opt-in to one or more loyalty programs at the program level. OPE 206 uses the appropriate software components corresponding to the relevant loyalty program(s) to handle the transaction accordingly.

[0039]   In step 308, OPE 206 checks the current status of parameter 112 with the change participation status request to determine if the request is valid in light of the current status indicated by parameter 112. If the status of parameter 112 is active, then a request to change the status to active is not allowed. Similarly, if the status of parameter 112 is inactive, then a request to change the status to inactive is not allowed.

[0040]   In step 310, OPE 206 determines if the request is valid. In step 312, if the request is not valid, OPE 206 returns an error message to ECR 204. ECR 204 then returns the error message to portable device 102 in step 313. ECR 204 may also indicate to the user that the submitted request is not valid.

[0041]   In step 314, if no error was found, OPE 206 changes parameter 112 to an indication that reflects the requested participation status. For example, parameter 112 is changed to an active indication if the request was for opting into a loyalty program and changes parameter 112 to an inactive indication if the request was for opting out of a loyalty program.

[0042]   The error checking described above can be alternatively viewed as checking for redundancy. If the request is consistent with the current status of parameter 112, then no action is taken to effect the request. For example, if the status of parameter 112 is active, then a request to change the status to active would be redundant; hence, the request will not be effected. If it is determined that the request is redundant, then OPE 20b promptly relays the appropriate message to portable device 102.

[0043]   In step 316, OPE 206 sends the updated card image data to ECR 204. In step 318, ECR 204 authenticates portable device 102.

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[0044]   In step 320, ECR 204 updates the card image data in portable device 102 using the updated card image data received from OPE 206. Specifically, parameter 112 is updated in portable device 102.

[0045]   In step 322, ECR 204 sends a response message to OPE 206 that indicates whether the card update was successful or unsuccessful. OPE 206 then builds a transaction record that indicates whether the participation status update was successful or not. In step 324, the transaction record is sent to ECR 204. ECR 204 then stores the transaction record and may communicate the transaction record to portable device 102 in step 326.

[0046]   In step 328, OPE 206 sends the transaction record for the status change to host 106. As mentioned above, OPE 206 may accumulate transactions and send them to host 106 at certain intervals, such as once per day.

[0047]   CSS 202 may also be used to change the participation status for portable device 102. If portable device 102 can communicate with CSS 202, then the above method depicted in Fig. 3 may be used. If portable device 102 cannot communicate directly with CSS 202, then CSS 202 receives identification information with respect to portable device 102 via other means, such as, a customer service representative obtaining the relevant information from a user of portable device 102 over the telephone. Identification information may be a social security number, name, device identification for portable device 102, etc. CSS 202 then communicates with OPE 206 or host 106 to change the participation status for portable device 102. The change request is logged in OPE 206 or host 106 and next time portable device 102 is connected to acceptance point device 104 or Internet system 108, the above method depicted in Fig. 3 may be used to update portable device 102. When the participation status is changed in this latter manner, a request to change status is not required. Parameter 112 will be updated automatically next time portable device 102 is inserted into acceptance point device 104.

[0048]   Fig. 4 depicts a simplified block diagram 400 for changing a participation status using Internet system 108 according to one embodiment of the present invention. Internet system 108 includes a card reader 402, a computing device 404, a communication medium 414, and a loyal server module (LSM) 406.

[0049]   Computing device 404 communicates with card reader 402 and includes loyalty client module 412. Computing device 404 may be any computing device, such as a personal computer (PC), workstation, personal digital assistant (PDA), pocket PC, cellular

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telephone, card reader, set top box, tablet PC, and the like. Computing device 404 can communicate with portable device 102 and receive card image data including parameter 112 from loyalty module 110 via card reader 402. For example, portable device 102 may be inserted into card reader 402 or portable device 102 may communicate with card reader 402 through a wireless connection or wireline connection. When card reader 402 establishes a connection with portable device 102, card image data from portable device 102 can then be uploaded. Card reader 402 then communicates the card image data to computing device 404. Loyalty client module 412 includes software components that enable the computing device 404 to communicate directly with the card reader 402 and, through the card reader 402, with the portable device 102 and loyalty module 110. In addition, the loyalty client module 412 enables the computing device 404 to communicate with the loyalty server module 406. In an exemplary embodiment, the loyalty client module 412 includes one or more cardholder transaction interface "CTI" applications 418 that operate in conjunction with a web browser 422 and a PC operating system 415 to perform the functions of reading and writing data or a card image to portable device 102, displaying a GUI interface to the cardholder for purposes of managing the process of opting in or opting out of the loyalty program, and delivering the card image and opt in and opt out information to and from the loyalty server module 406. The loyalty server module 406 facilitates communications with the loyalty client module 412 and the loyalty host 106. Loyalty server module 406 is any computing device that conducts communications with computing device 404. In an exemplary embodiment, the loyalty server module 406 includes a web server application 407 and an open programming engine application (OPE) 206 operating in conjunction with a server operating system 409 to perform the functions of receiving and sending card image data to and from the loyalty client module 412, delivering GUI pages and scripts to the loyalty client module 412 that enable the cardholder to manage the opt in and opt out status of his/her participation in the loyalty program and communicate with the portable device 102, and recording and delivering the opt in and opt out status of a cardholder to the loyalty host 106.

[0050]   Communications between the loyalty client module 412 and the loyalty server module 406 occur across the communication medium 414. The communication medium 414 can be a private network or a public network such as the Internet. These communications could be secure or unsecure, authenticated or unauthenticated. In an exemplary embodiment, these communications would be performed using authentication of both the loyalty client module 412 and the loyalty server module 406 across an encrypted communications channel.

Loyalty client module 412, and more specifically, the CTI 418, authenticates portable device 102, and receives and sends the card image data from portable device 102 including parameter 112 to loyalty server module(LSM) 406 and more specifically, OPE 206. Loyalty server module 406 modifies the card image data, including parameter 112, and sends the card image data to the loyalty client module 412 and records the change in status on loyalty host 106. When the updated card image data is received from loyalty server module 406, loyalty client module 412 updates the card image data in portable device 102.

[0051]   As described above, loyalty server module 406, specifically OPE 206, is configured to receive the card image data including parameter 112 from computing device 404 and change the status of parameter 112 to the requested status. OPE 206 then returns the updated card image data to computing device 404 in order to upload the updated card image data to portable device 102. OPE 206 may also send a transaction record to host 106 indicating the status change if it was successful.

[0052]   Fig. 5 is a flowchart 500 illustrating a method for changing a participation status of portable device 102 using Internet system 108 according to one embodiment of the present invention. In step 502, the user of portable device 102 establishes a connection with card reader 402. The connection may be through a wireless connection, wireline connection, or the like.

[0053]   In step 504, an indication is received at computing device 404 that a change in participation status for portable device 102 is requested. In an exemplary embodiment, the user may be browsing the Internet using browser 422 and send a command using browser 422 indicating the request for a change in participation status. For example, the user may indicate that s/he wants to opt-in or opt-out of a particular loyalty program.

[0054]   In step 505, card image data from portable device 102 is received at loyalty module 412.

[0055]   In step 506, loyalty client module 412 communicates with loyalty server module 406 and indicates that a change participation status request has been received.

[0056]   In step 508, loyalty server module 406, specifically OPE 206, receives the change participation status request and generates a transaction ID. The transaction ID is then routed to loyalty client module 412, specifically CTI 418, which invokes a change participation status operation.

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[0057]   In step 510, CTI 418 authenticates portable device 102.

[0058]   In step 512, CTI 418 uses the transaction ID to communicate with OPE 206. In an exemplary embodiment, CTI 418 sends a response message that includes the transaction ID and a requested operation to change participation status to OPE 206. Additionally, the card image data from loyalty module 110 including parameter 112 is sent to OPE 206.

[0059]   In step 514, OPE 206 determines if the change participation status request is valid. For example, if the status of portable device 102 is active, the change participation status request may be for changing the status to inactive.

[0060]   In step 516, if the change participation status request is invalid, OPE 206 returns an error message to CTI 418. CTI 418 can then communicate the error message to portable device 102 in step 518.

[0061]   In step 520, if the request is valid, OPE 206 changes parameter 112 in the card image data. For example, parameter 112 is changed from an active status to an inactive status if the request was for opting out of a loyalty program or is changed from an inactive status to an active status if the request was for opting in to a loyalty program.

[0062]   In step 522, OPE 206 sends the updated card image data back to CTI 418.

[0063]   In step 524, CTI 418 updates the card image data on portable device 102 using the modified card image data. In an exemplary embodiment, CTI 408 overwrites the old card image data with the modified card image data in portable device 102. Thus, parameter 112 has been updated in loyalty module 110 to change the status as was requested in the change participation status request.

[0064]   In step 526, CTI 418 sends a confirmation request message to OPE 206. The message indicates that the update was successful. In step 528, OPE 206 receives the confirmation request and logs the change participation status request transaction in its logs. OPE 206 then sends a confirmation message back to CTI 418 in step 530. CTI 418 then sends the confirmation to applet 420 in step 532. The update process is then complete.

[0065]   Accordingly, the embodiments of the present invention allow a user using a portable device to opt-in and opt-out of one or more loyalty programs. The portable device includes a parameter that can be changed when a request for opting in or opting out of a loyalty program is received. Loyalty programs may also be opted in and opted out of on a

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selected basis. For example, loyalty programs offered by a certain merchant, sponsor, or issuer may be opted in or opted out of on a selective basis. Additionally, loyalty programs that are offered through the Internet or loyalty programs that are offered through acceptance point devices may be opted in or opted out of on a selective basis.

5   **[0066]**   It should be understood that while the foregoing description is provided in connection with a loyalty program, the present invention is not limited to such application. For example, the present invention can be deployed in other applications where program participation is to be managed. Based on the teachings and disclosure provided herein, a person of ordinary skill in the art will know of other ways and/methods to deploy the present

10   invention.

    [0067]   In an exemplary embodiment, system 100 as described above is implemented using a number of hardware and/or software components. It should be understood that in addition to the configurations described above, these components may be distributed in other manners, integrated or modular or otherwise, amongst the various components of system 100

15   to achieve the same collective functionality, depending on factors such as the system design and resource constraints. For example, the various components of loyalty client module 412 can be combined or re-distributed in computing device 404; and likewise, the same can be achieved with various components of loyalty server module 406. Based on the disclosure and teachings provided herein, a person of ordinary skill in the art will know of other ways and/or

20   methods to implement the functionality provided by the present invention in various forms and/or configurations.

    [0068]   It should further be understood that the present invention as described above can be implemented in software, hardware, or a combination of both, in the form of control logic in a modular or integrated manner. Based on the disclosure and teachings provided

25   herein, a person of ordinary skill in the art will appreciate other ways and/or methods to implement the present invention.

    [0069]   The above description is illustrative but not restrictive. Many variations of the invention will become apparent to those skilled in the art upon review of the disclosure. The scope of the invention should, therefore, be determined not with reference to the above

30   description, but instead should be determined with reference to the pending claims along with their full scope or equivalents.